

II. Amendment to the Claims:

Please amend the claims as set forth below. All amendment is supported by the specification and, thus, no new matter is presented.

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Claims 1-13 (Canceled)

14. (Currently Amended) A computerized method comprising:

a credit card ~~company~~ account provider establishing a credit card account for an approved cardholder;

~~notifying an investment account provider partner to set up an inactive mutual fund account for the benefit of said approved cardholder;~~

monitoring the net-purchases in said credit card account and calculating a rebate as based on a percentage of said net-purchases periodically;

issuing a statement to said cardholder including said calculated rebate and an offer to activate and fund ~~said an mutual investment~~ fund account with said rebate ~~at the end of a predetermined time period;~~

activating said ~~mutual investment~~ fund account upon acceptance of the offer by the cardholder;

transferring the rebate to the ~~activated mutual investment~~ fund account; and

issuing a ~~mutual fund~~ statement including information of the value of the investment fund account to said cardholder.

15. (Currently Amended) The computerized method of claim 14, ~~wherein said rebate is calculated each month as a percentage of the net purchases in said card payment instrument account. wherein the investment fund account is a new investment fund account~~

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established as a result of the credit card account provider requesting the investment account provider to set-up the new investment fund account for the benefit of said approved cardholder.

Claims 16-28 (Canceled)

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29. (New) The computerized method of claim 14, wherein the investment fund account is an existing investment fund account, and wherein acceptance of the offer by the cardholder further comprises designating the existing investment fund account.

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30. (New) The computerized method of claim 14, wherein following activation of the investment account, the rebate accrues according to a first period, and wherein the rebate can vest to be applied to the investment account according to a second period, wherein the second period is longer than the first period.

31. (New) The computerized method of claim 30, wherein the first period is monthly and wherein the second period is semi-annually or annually.

32. (New) The computerized method of claim 14, wherein the statement including information of the value of the investment account is an investment account statement identifying the rebate value applied to the investment account.

33. (New) The computerized method of claim 32, wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.

34. (New) The computerized method of claim 14, further comprising issuing a credit card statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.

35. (New) The computerized method of claim 14, wherein the funding for the rebate is shared between the credit card account provider providing the credit card account and the investment account provider providing the investment fund account.

36. (New) The computerized method of claim 14, wherein the percentage is a variable percentage based on cardholder loyalty.

37. (New) A computerized method comprising:

establishing a card instrument account for an approved cardholder by a card instrument issuer;

calculating a rebate periodically based on card usage for the card instrument account;


issuing a statement including said calculated rebate and an offer to apply the rebate to an investment account not presently linked to the card instrument account; and

applying said rebate to the investment account upon acceptance of the offer.

38. (New) The computerized method of claim 37, wherein the investment account is a new investment account automatically established upon acceptance of the offer, the new investment account being linked to the card instrument account.

39. (New) The computerized method of claim 37, wherein the investment account is an existing investment account, the cardholder designating the existing investment account to be linked with the card instrument account.

40. (New) The computerized method of claim 37, wherein upon activation of the investment account, the rebate accrues according to a first period, and wherein the rebate can vest to be applied to the investment account according to a second period, wherein the second period is longer than the first period.

 41. (New) The computerized method of claim 40, wherein the first period is monthly and wherein the second period is semi-annually or annually.

42. (New) The computerized method of claim 37, further comprising issuing an investment account statement identifying the rebate value applied to the investment account.

43. (New) The computerized method of claim 42, wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.

44. (New) The computerized method of claim 37, further comprising issuing a card instrument statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.

45. (New) The computerized method of claim 37, wherein the funding for the rebate is shared between the card issuer providing the card account and the investment account provider providing the investment account.

46. (New) The computerized method of claim 37, wherein the rebate is based on a variable percentage based on cardholder loyalty.

47. (New) A computerized method, comprising:

establishing a card instrument account for an approved cardholder having a rebate feature for funding an investment account;

establishing an investment account for the benefit of said approved cardholder;

periodically calculating a rebate based on card usage according to a first period, the calculated rebate aggregating into an accrued rebate value;

applying the accrued rebate value to the investment account according to a second period;

wherein the second period is longer than the first period;

thereby providing a rebate feature with an accrual and vesting periods which encourage cardholders to maintain their card instrument account.

48. (New) The computerized method of claim 47, wherein the first period is monthly and wherein the second period is semi-annually or annually.

49. (New) The computerized method of claim 47, further comprising issuing an investment account statement identifying the rebate value applied to the investment account.

50. (New) The computerized method of claim 49, wherein the investment account statement further identifies an accrued rebate value which has not yet vested to be applied to the investment account.

51. (New) The computerized method of claim 47, further comprising issuing a card instrument statement providing a computed rebate for the most recent period, an accrued rebate value, and a vesting date.

52. (New) The computerized method of claim 47, wherein the funding for the rebate is shared between the issuer providing the card instrument account and the investment account provider providing the investment account.

53. (New) The computerized method of claim 47, wherein the rebate is based on a variable percentage based on cardholder loyalty.

54. (New) A computerized method, comprising:

establishing a partnership between an investment account provider and a card instrument account provider for linking card instrument accounts with investment accounts, further including a rebate program funding investment accounts based on card instrument usage;

providing to a cardholder a co-branded card instrument with co-branded indicia of the card instrument account provider and the investment account provider;

linking the card instrument account with an investment account established by the investment account provider in the cardholder's name;

calculating a rebate based on card usage; and

applying the rebate to the investment account.

55. The method of claim 54, wherein the rebate is calculated periodically according to a first period; wherein an accrued rebate value is applied to the investment account according to a second period; wherein the second period is longer than the first period;

thereby providing a rebate feature with an accrual and vesting periods which encourage cardholders to maintain their card instrument account.

56. The method of claim 54, wherein the card instrument account and the investment account are linked when the card instrument account is established.

57. The method of claim 54, wherein the card instrument account and the investment account are linked after the card instrument account is established and the cardholder has used the card.

58. The method of claim 54, wherein the card instrument account is linked with an investment account newly created by the investment account provider for the co-branded card instrument.

59. The method of claim 54, wherein the card instrument account is linked with a preexisting investment account.